

CLAIMS

WHAT IS CLAIMED IS:

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a* 1. A method of processing a purchase transaction, comprising the steps of:
acquiring purchase transaction data as a result of the purchase
transaction;
formatting the purchase transaction data into a digital purchase
transaction record;
allowing omission of purchase transaction datum of the purchase
transaction data from the digital purchase transaction record by a party to the
purchase transaction to obtain a personalized digital purchase transaction
receipt; and
transmitting the personalized digital purchase transaction receipt over a
network.
2. The method of claim 1, wherein the step of acquiring purchase transaction
data is accomplished by a retail terminal on which the purchase transaction
transpired.
3. The method of claim 1, wherein the step of transmitting the personalized
digital purchase transaction receipt over a network includes transmitting the
personalized digital purchase transaction receipt to the party to the purchase
transaction.

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4. The method of claim 3, wherein the party to the purchase transaction is a consumer who tendered payment during the purchase transaction.
5. The method of claim 1, further comprising the step of:
providing a human readable hard copy of the digital purchase transaction record to the party to the purchase transaction.
6. A method of processing a purchase transaction, comprising the steps of:
acquiring purchase transaction data as a result of the purchase transaction;
permitting a party to the purchase transaction to omit certain purchase transaction datum of the purchase transaction data to obtain a modified purchase transaction record;
formatting the modified purchase transaction record into a digital transaction receipt; and
transmitting the digital transaction receipt over a network.
7. The method of claim 6, wherein the step of acquiring purchase transaction data is accomplished by a retail terminal on which the purchase transaction transpired.

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~~8. The method of claim 6, wherein the step of transmitting the digital transaction receipt over a network includes transmitting the personalized digital purchase transaction receipt to the party to the purchase transaction.~~

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9. The method of claim 8, wherein the party to the purchase transaction is a consumer who tendered payment during the purchase transaction.

10. The method of claim 6, further comprising the step of:
providing a human readable hard copy of the digital purchase transaction record to the party to the purchase transaction.

11. A system for processing a purchase transaction, comprising:
an input in communication with a network;
a processing unit in communication with said input; and
memory in communication with said processing unit and storing a plurality of instructions which, when executed by said processing unit, causes said processing unit to:

- a) acquire purchase transaction data on said input during the purchase transaction;
- b) format the purchase transaction data into a digital purchase transaction record;
- c) permit omission of purchase transaction datum of the purchase transaction data from the digital purchase transaction record by a party to the

~~purchase transaction to obtain a personalized digital purchase transaction receipt; and~~

~~d) transmit the personalized digital purchase transaction receipt~~

over the network.

12. The system of claim 11, wherein said input is a retail terminal on which the purchase transaction transpires.

13. The system of claim 11, wherein the memory has further instructions stored therein which, when executed by the processing unit, causes the processing unit to transmit the personalized digital purchase receipt to the party to the purchase transaction.

14. The system of claim 13, wherein the party to the purchase transaction is a consumer who tendered payment during the purchase transaction.

15. The system of claim 11, wherein the memory has further instructions stored therein which, when executed by the processing unit, causes the processing unit to provide a human readable hard copy of the digital purchase transaction record to the party to the purchase transaction.

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16. A system for processing a purchase transaction comprising:
- an input in communication with a network;
- a processing unit in communication with said input; and
- memory in communication with said processing unit and storing a plurality of instructions which, when executed by said processing unit, causes said processing unit to:
- a) acquire purchase transaction data on said input in response to the purchase transaction;
 - b) permit a party to the purchase transaction to omit certain purchase transaction datum of the purchase transaction data to obtain a modified purchase transaction record;
 - c) format the modified purchase transaction record into a digital purchase transaction receipt; and
 - d) transmit the digital purchase transaction receipt over the network.
17. The system of claim 16, wherein said input is a retail terminal on which the purchase transaction transpires.
18. The system of claim 16, wherein the memory has further instructions stored therein which, when executed by the processing unit, causes the processing unit to transmit the modified digital purchase receipt to the party to the purchase transaction.

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19. The system of claim 18, wherein the party to the purchase transaction is a consumer who tendered payment during the purchase transaction.

20. The system of claim 16, wherein the memory has further instructions stored therein which, when executed by the processing unit, causes the processing unit to provide a human readable hard copy of the digital purchase transaction record to the party to the purchase transaction.

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